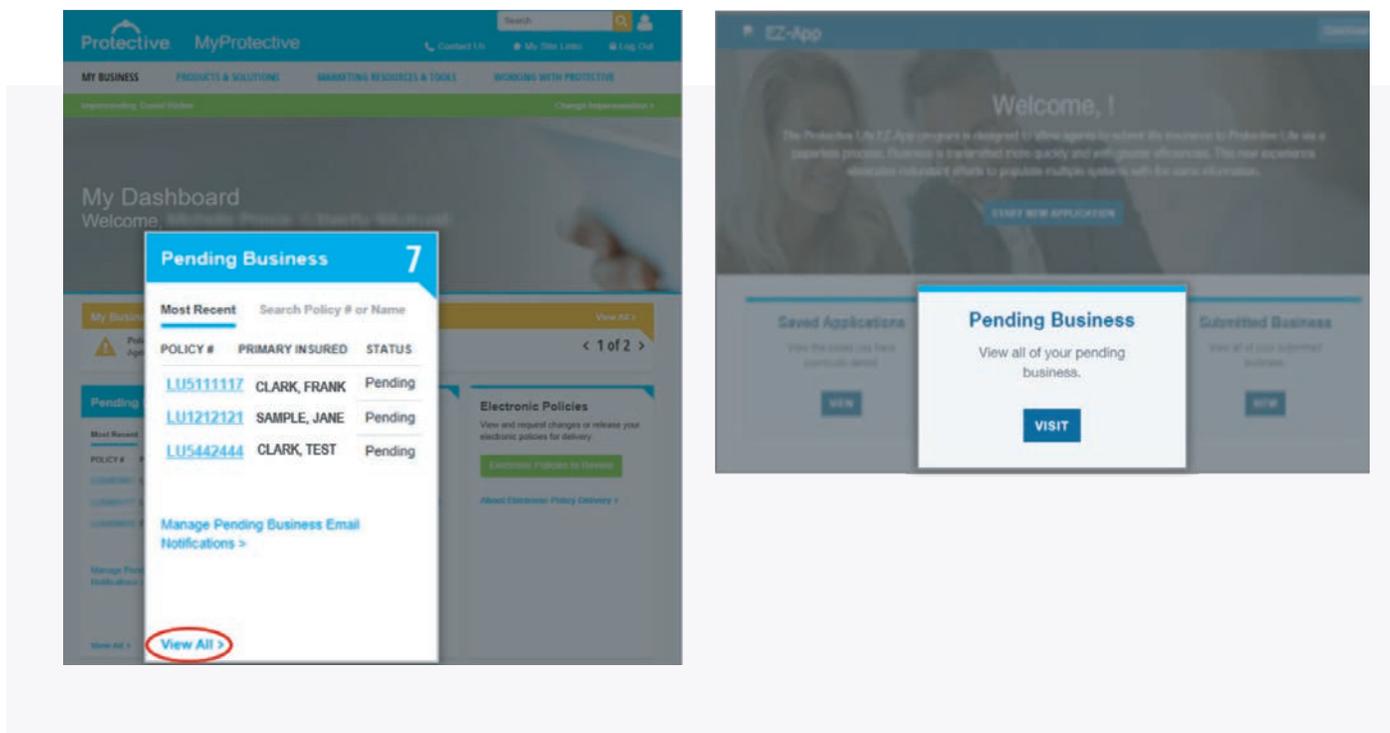


Protective Life pending website guide

Tracking pending business is easy. Once business is submitted, you can track the status of applications, review outstanding requirements and upload documents using the Pending Website.

Getting to the Pending Website:

To access Pending, go to the MyProtective Dashboard and click on View All or go to the EZ-App Dashboard and click on Visit in the Pending Business tile.

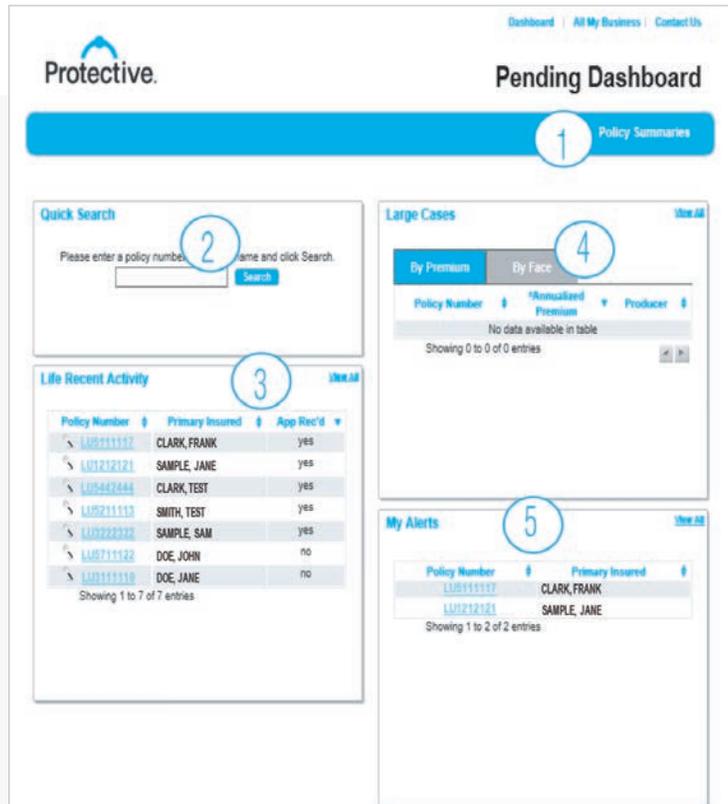


Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.

The pending dashboard:

- 1. **Policy summaries** — shows the number of policies by current states, and total face amount and premium.
- 2. **Quick search** — search by policy number or insured name.
- 3. **Recent activity** — life policies that have had a recent change, including a status change, a requirement change or the addition of a note.
- 4. **Large cases** — life policies with at least \$10,000 in premium or at least \$500,000 face amount.
- 5. **My alerts** — life policies with outstanding requirements that are the responsibility of the agent.



Click on a policy number to go to the Policy Details page.



Mouse over the magnifying glass in the Recent Activity tile to see a quick summary of outstanding requirements and notes.



The premium amount will not display in Pending until the signed application packet is received.

Additional information on next page.

Policy details page overview:

The Policy Details Page includes policy information, premium information, requirements, notes and current underwriter decision.

Basic policy information box

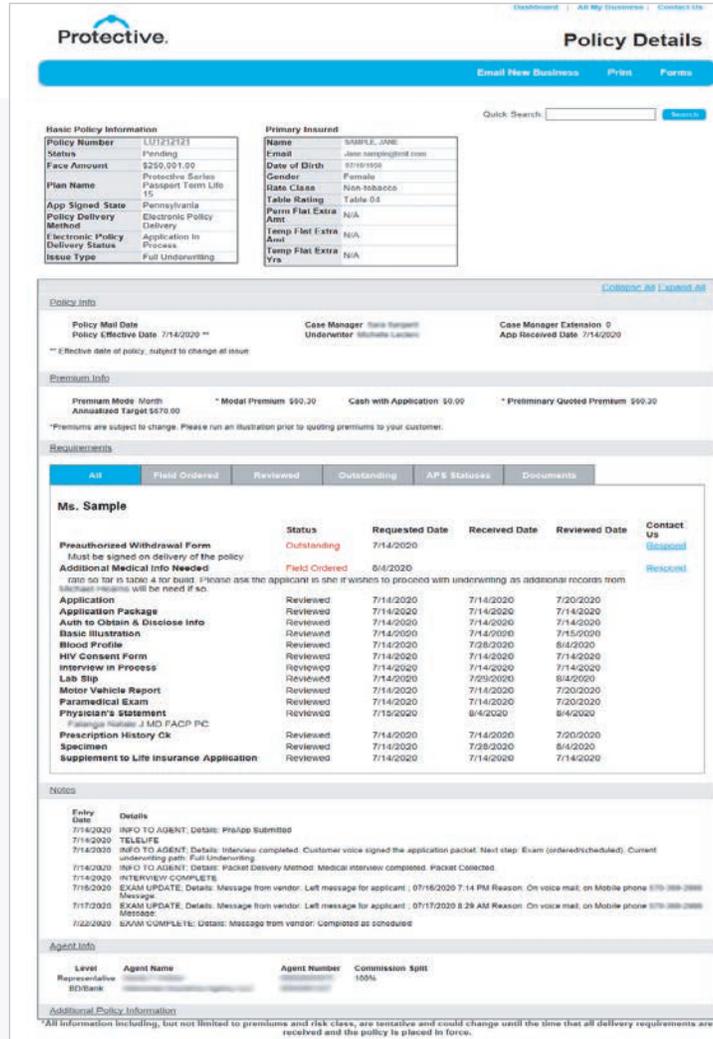
Provides a snapshot of the basic policy information and status. Including policy delivery method and electronic policy delivery status.

Requirements

Here you will find the status of all requirements. Including links to detailed information on Field Ordered, Reviewed, Outstanding, APS Statuses and Documents.

Upload document / send correspondence

Outstanding requirements are noted in red under the status column. To upload a document or to send correspondence regarding the item, click the blue Respond link located under the Contact Us Column. Then follow the instructions to upload a document.



Protective Policy Details

Quick Search: [Search](#)

Basic Policy Information		Primary Insured	
Policy Number	LJ1212121	Name	SMARLE, JON
Status	Pending	Email	jon.smarle@protective.com
Face Amount	\$250,001.00	Date of Birth	07-10-1959
Plan Name	Protective Simple Permanent Term Life 15	Gender	Female
App Signed State	Pennsylvania	Rate Class	Non-Smoker
Policy Delivery Method	Electronic Policy Delivery	Table Rating	Table 04
Electronic Policy Delivery Status	Application In Process	Perm Flat Extra Amt	N/A
Issue Type	Full Underwriting	Temp Flat Extra Amt	N/A
		Temp Flat Extra Yr	N/A

Policy Info

Policy Mail Date: 7/14/2020
 Policy Effective Date: 7/14/2020
 Case Manager: Sara Sampert, Underwriter: Michelle Luciani
 Case Manager Extension: 0
 App Received Date: 7/14/2020

Premium Info

Premium Mode: Month * Modal Premium \$90.20 Cash with Application \$0.00 * Preliminary Quoted Premium \$90.20
 Annualized Target \$670.00
 *Premiums are subject to change. Please run an illustration prior to quoting premiums to your customer.

Requirements

All	Field Ordered	Reviewed	Outstanding	APS Statuses	Documents
Ms. Sample					
Preauthorized Withdrawal Form			Outstanding		Contact Us Respond
Must be signed on delivery of the policy					
Additional Medical Info Needed	Field Ordered	8/4/2020			Respond
rate so far is 3.04% 4 for base. Please ask the applicant is she wishes to proceed with underwriting as additional records from physician records will be need if so.					
Application	Reviewed	7/14/2020		7/20/2020	
Application Package	Reviewed	7/14/2020		7/14/2020	
Auth to Obtain & Disclose Info	Reviewed	7/14/2020		7/14/2020	
Basic Illustration	Reviewed	7/14/2020		7/15/2020	
Blood Profile	Reviewed	7/14/2020		8/4/2020	
HIV Consent Form	Reviewed	7/14/2020		7/14/2020	
Interview in Process	Reviewed	7/14/2020		7/14/2020	
Lab Slip	Reviewed	7/14/2020		8/4/2020	
Motor Vehicle Report	Reviewed	7/14/2020		7/20/2020	
Paramedical Exam	Reviewed	7/14/2020		7/20/2020	
Physician's Statement	Reviewed	7/15/2020		8/4/2020	
* Sample Number: JMO-PACP-INC					
Prescription History Ck	Reviewed	7/14/2020		7/20/2020	
Specimen	Reviewed	7/14/2020		7/28/2020	
Supplement to Life Insurance Application	Reviewed	7/14/2020		7/14/2020	

Notes

7/14/2020 INFO TO AGENT, Details: PreApp Submitted

7/14/2020 TELELIFE

7/14/2020 INFO TO AGENT, Details: Interview completed. Customer voice signed the application packet. Next step: Exam (ordered/scheduled). Current underwriting path: Full Underwriting

7/14/2020 INFO TO AGENT, Details: Packet Delivery Method: Medical interview completed. Packet Colored

7/14/2020 INTERVIEW COMPLETE

7/16/2020 EXAM UPDATE, Details: Message from vendor: Left message for applicant ; 07/16/2020 7:14 PM Reason: On voice mail, on Mobile phone (978) 388-2888 Message

7/17/2020 EXAM UPDATE, Details: Message from vendor: Left message for applicant ; 07/17/2020 8:29 AM Reason: On voice mail, on Mobile phone (978) 388-2888 Message

7/22/2020 EXAM COMPLETE, Details: Message from vendor: Completed as scheduled

Agent Info

Level	Agent Name	Agent Number	Commission Split
Representative			100%
BD/Bank			

Additional Policy Information

*All information including, but not limited to premiums and risk class, are tentative and could change until the time that all delivery requirements are received and the policy is placed in force.



- Updates occur every 5-15 minutes.
- Documents received are processed within 24 hours.

Additional information on next page.

For Financial Professional Use Only. Not for Use With Consumers.

Policy details page — policy status definitions

Pending — When a ticket or application is received and under review.

Approved — Once it is approved by the underwriter it will show Approved.

Hold to issue — Approved waiting on a companion or if it is approved less than applied waiting on the offer to be accepted.

Issued — Once the policy is issued.

Inforce — Once the policy has been delivered and all delivery requirements are received, the policy will be placed Inforce.

Withdrawn — When an application is closed per a request from an agent or customer.

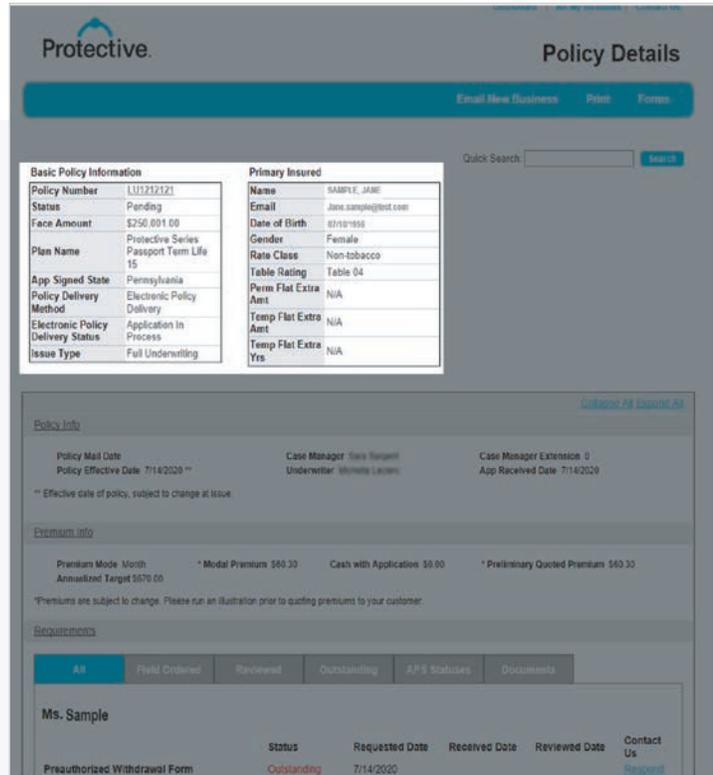
Incomplete — When an application is closed due to outstanding requirements not being received.

Canceled — When a ticket file is closed prior to an application being signed.

Not Taken — When an issued policy is closed without being placed Inforce.

Declined — When an application is declined for coverage due to medical or non-medical reasons.

Postponed — When an application is closed for medical or non-medical reasons but may be re-opened at a later date, subject to additional underwriting requirements.



When a file reaches a final status for **32 days** (inforce, canceled, declined, withdrawn), it will automatically be removed from the pending site. The following statuses are removed after **90 days**: incomplete, not taken, postponed. Files reopened will return to the pending site.

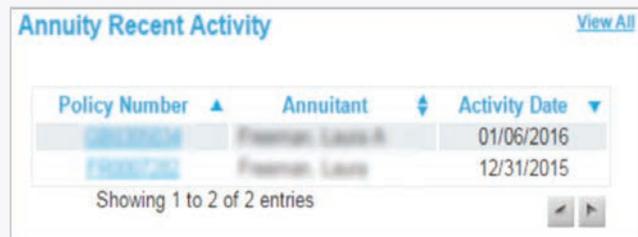
Additional information on next page.

Pending annuity activity and uploading annuity documents

Annuity activity

If you have pending annuity activity, there will be an annuity tile on the Pending dashboard. Click **View All** to see an expanded list.

To see details about a pending annuity application, click on the policy number. The Annuity Details screen will open where you will find detailed information regarding the status and comments related to the contract.



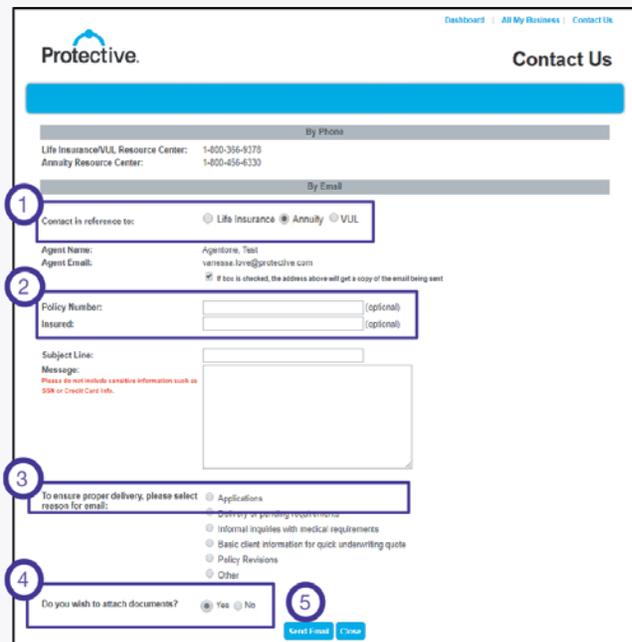
Policy Number	Annuitant	Activity Date
123456789	Freeman, Laura A	01/06/2016
987654321	Freeman, Laura	12/31/2015

Showing 1 to 2 of 2 entries

Uploading annuity documents

Click Contact Us at the top of the screen to upload documents on any annuity.

1. Choose Annuity in the "Reference to" field.
2. Enter the customer's name. If annuity application was entered in EZ-AppSM, enter the tracking number.
3. Select Applications as reason for the email.
4. Select Yes to attach a document (Browse will open - attach documents).
5. Submit Email.



Protective Dashboard | All My Business | Contact Us

Contact Us

By Phone

Life Insurance/VUL Resource Center: 1-800-366-9373
 Annuity Resource Center: 1-800-456-6330

By Email

1 Contact in reference to: Life Insurance Annuity VUL

Agent Name: Agentina, Test
 Agent Email: varresa.briv@protective.com

2 If box is checked, the address above will get a copy of the email being sent

Policy Number: (optional)
 Insured: (optional)

Subject Line:

Message:

Please do not include sensitive information such as SSN or Credit Card info.

3 To ensure proper delivery, please select reason for email: Applications
 Delivery or pending requirements
 Informal inquiries with medical requirements
 Basic client information for quick underwriting quote
 Policy Revisions
 Other

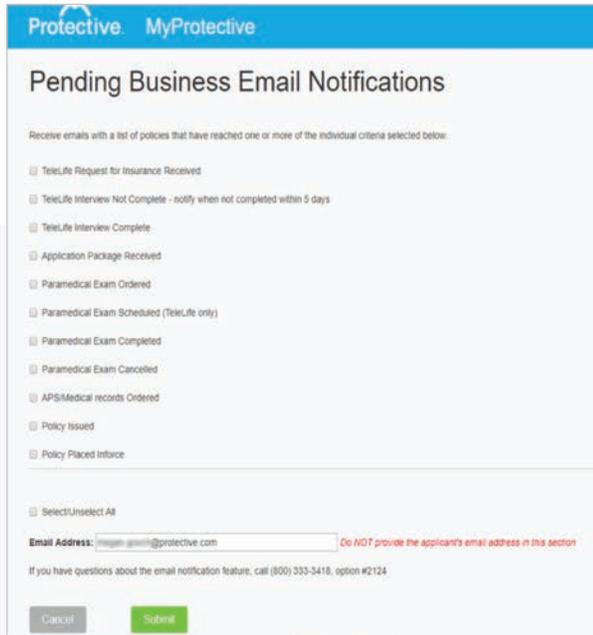
4 Do you wish to attach documents? Yes No

5

Additional information on next page.

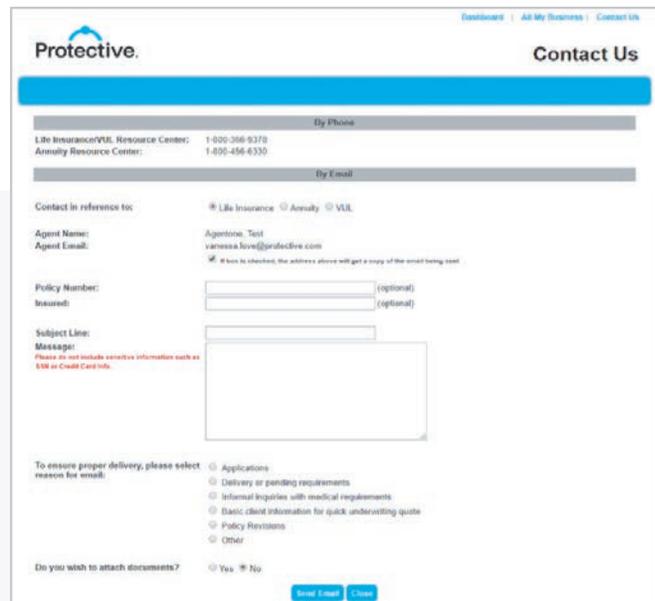
For Financial Professional Use Only. Not for Use With Consumers.

Pending business email notifications and correspondence



Email notifications

You can opt in or out to receive status updates as an application goes through the process. To opt in or out, and to customize the emails you receive, go to your MyProtective dashboard, and navigate to Pending Business and click on Manage Pending Business Email Notifications.



Contact us

For questions regarding your pending business, click **Contact Us** in the upper right-hand side of the screen. If submitting an email complete the applicable fields and then click Send Email. You will receive a copy of the the email unless you uncheck the box under Agent Email.